

## **The Medicare Advantage Private Fee-For-Service (PFFS) Option**

- Medicare Advantage (MA) plans provide beneficiaries an option to receive Medicare benefits from a private company. A PFFS plan is a type of MA plan. PFFS plans are private insurance plans that must pay providers on a fee-for-service basis.
- Medicare Advantage plans set its own rates and charges, including monthly premiums, copayments, deductibles, coinsurance, and excess charges.
- Monthly premium may be lower, but out-of-pocket copayments higher than when enrolled in Original Medicare and a standard Medicare Supplement Policy.
- PFFS plans do not have a “network” of providers. Beneficiaries can go to any provider or hospital as long as the provider agrees to bill the PFFS plan instead of Medicare. Providers will be paid the same, or more, than when billing Original Medicare.
- Beneficiaries must continue to pay the Part A (if necessary) and Part B Medicare premium - \$78.20 in 2005.
- PFFS plans must provide all Medicare-covered services, and may provide additional coverage that traditional Medicare does not. Additional coverage could include preventive services, physicals, vision and hearing services, and/or prescription drug benefits.
- PFFS plans must accept all Medicare beneficiaries, even those on Medicare due to a disability, and can not have a waiting period for pre-existing conditions. (The only beneficiaries who will not be accepted are those with End-Stage Renal Disease.)
- There are three PFFS plans currently offered in Nebraska. Sterling Option I is available to all Nebraska residents, Unicare’s SecurityChoice plan is available to residents of 82 counties in Nebraska, and UnitedHealthcare’s (UHC) Medicare Complete Essential is available to residents of 55 counties. This brochure is a summary of the benefits offered by the plans. For additional information, contact the company directly.

**☞ Always check with your health care providers to see if they will accept a PFFS plan before enrolling.**

## **Medicare Advantage in Nebraska**

# PFFS

**Private Fee-For-Service**

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Nebraska Department of Insurance  
Senior Health Insurance Information  
Program (SHIIP)  
1-800-234-7119

## **PFFS Options in Nebraska**

This chart summarizes some of the basic benefits and copayments from each plan. For additional information, contact the company directly.

### **Sterling Option I**

1-888-858-8572

www.Sterlingplans.com

### **UniCare's SecurityChoice**

1-800-459-1732

www.unicare.com

### **UHC's Medicare Complete Essential**

1-888-288-9947

www.unitedhealthcare.com

Coverage Areas: All of Nebraska	Coverage Areas: 82 counties <sup>❖</sup>	Coverage Areas: 55 counties <sup>❖❖</sup>
Monthly Premium: \$68.00 ➤ Beneficiary also continues to pay Part B premium (\$78.20/month in 2005).	Monthly Premium: \$9 ➤ Beneficiary also continues to pay Part B premium (\$78.20/month in 2005).	Monthly Premium: \$0 ➤ Beneficiary also continues to pay Part B premium (\$78.20/month in 2005).
Physician Office Visit: ➤ \$15 each primary care doctor visit ➤ \$35 each specialist visit	Physician Office Visit: ➤ \$10 each primary care doctor visit ➤ \$10 each specialist visit	Physician Office Visit: ➤ \$5 each primary care doctor office visit ➤ \$20 each specialist visit
Emergency Room Visit: ➤ \$50 (if not admitted) co-pay	Emergency Room Visit: ➤ \$50 (if not admitted) co-pay	Emergency Room Visit: ➤ \$50 (if not admitted) co-pay
Inpatient: ➤ \$150 co-pay each day, days 1-5 ➤ \$500 max out-of-pocket per admission	Inpatient: ➤ \$150 co-pay each day, days 1-5 day ➤ \$750 annual out-of-pocket maximum	Inpatient: ➤ \$265 co-pay each day, day(s) 1-10 ➤ \$2400 annual out-of-pocket maximum
Skilled Nursing: ➤ Days 1-10 = \$0 co-pay ➤ Days 11-100 = \$35 co-pay per day ➤ 3-day prior hospital stay is required	Skilled Nursing: ➤ Days 1-20 = \$0 co-pay ➤ Days 21-100 = \$50 co-pay per day ➤ No prior hospital stay is required	Skilled Nursing: ➤ Days 1-32 = \$75 co-pay per day ➤ Days 33-100 = \$0 co-pay per day ➤ No prior hospital stay is required
Durable Medical Equipment: ➤ 35% of Medicare-approved amount	Durable Medical Equipment: ➤ 35% of the Medicare-approved amount	Durable Medical Equipment: ➤ 20% of Medicare-approved amount
Rx drug coverage: ➤ No drug coverage ➤ Prescription Drug Discount card available for an additional fee	Rx drug coverage: ➤ No drug coverage	Rx drug coverage: Generic only ➤ \$10 co-pay for 31 day supply ➤ \$30 co-pay for 90 day mail-order supply ➤ No annual maximum
Special features: \$0 co-pay for one routine physical per year; some routine coverage for vision & hearing exams	Special features: \$10 co-pay for one routine physical per year; some routine coverage for vision & hearing exams	Special features: \$5 co-pay for one routine physical per year; some routine coverage for vision & hearing exams

❖Nebraska counties **not covered** by UniCare are: Burt, Dakota, Dodge, Douglas, Lancaster, Lincoln, Perkins, Red Willow, Sarpy, Saunders & Thurston

❖❖Nebraska counties **not covered** by UHC are: Adams, Antelope, Boyd, Burt, Cass, Chase, Colfax, Dakota, Dodge, Douglas, Dundy, Franklin, Frontier, Furnas, Garfield, Greeley, Harlan, Hayes, Hitchcock, Holt, Howard, Knox, Lancaster, Lincoln, Nuckolls, Otoe, Perkins, Pierce, Red Willow, Richardson, Sarpy, Saunders, Sherman, Thurston, Valley, Washington, Webster & Wheeler

### **Nebraska Senior Health Insurance Information Program (SHIIP) 1-800-234-7119**

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